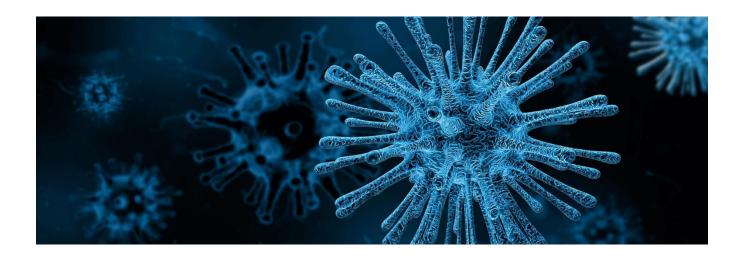


Florida Division of Workers' Compensation 2022 COVID-19 Report

Data Summary as of May 31, 2022



Division of Workers' Compensation's Mission

To actively ensure the self-execution of the workers' compensation system by educating system participants of their rights and responsibilities; by leveraging data to deliver exceptional value; and by holding participants accountable for fulfilling their obligations.

Florida Department of Financial Services Division of Workers' Compensation June 2022

Introduction

The Department of Financial Services, Division of Workers' Compensation (DWC) is pleased to provide the June 2022 report on the effects of COVID-19 on Florida's Workers' Compensation System. The DWC will continue to update this report as new data are reported and analyzed.

COVID-19 should be reviewed through the lenses of three key terms within the workers' compensation law: accident, injury, and occupational disease. These terms are defined in subsections 440.02(1), (19), and subsection 440.151(2), F.S., respectively.

The data in this report is organized by Claim Frequency, Claim Costs & Characteristics, Coverage Information, and Telemedicine. Claim Frequency and Claim Costs & Characteristics are workers' compensation claim measures, while the Coverage Information provides a unique insight on the potential economic impact due to COVID-19. Telemedicine represents how health care providers and carriers may be adapting in the provision of medical treatment to injured workers.

We hope you find the data informative and beneficial. If you would like to provide any feedback, please email us at Workers.CompService@myfloridacfo.com.

The DWC plans to stop publishing these reports after the June 2022 report. Information and data on the effects of the COVID-19 will be published in future annual reports.

Commonly Used Terms and Their Meanings

- Carrier: For purposes of this report, an insurance company or group self-insured fund approved by the Florida Office
 of Insurance Regulation to write workers' compensation insurance. The term does not include an employer who is
 authorized to self-insure.
- Closed Indemnity Claim: The claim has a status indicator that denotes the claim has been closed.
- DOA: Date of Accident
- FDOH: Florida Department of Health | https://floridahealthcovid19.gov/
- DWC: Division of Workers' Compensation
- DWC-9 (Form DFS-F5-DWC-9): Health Insurance Claim Form (HCFA 1500 or CMS 1500) filed by Health Care Providers
- EAO: Bureau of Employee Assistance and Ombudsman Office
- HCP: Health Care Providers
- IW: Injured Worker
- NAICS Code: A classification within the North American Industry Classification System (NAICS) that was developed for use by Federal Statistical Agencies for the collection, analysis and publication of statistical data related to the US Economy. The code indicates a company's primary line of business. Primary line of business is the one that generated the highest revenue at a specific location in the past year.
- PFB: Petition for Benefits
- SDTF: Special Disability Trust Fund
- SI: Self-Insurer

Notes for the Reader

- The Florida workers' compensation data is changing and maturing over time, so the following information may change in future publications as more data matures and becomes available. The data used in this summary is not fully matured for the period of 1/1/2020 to 5/31/2022 and will change over time.
- Date range data are based on 1/1/2020 to 5/31/2022 for COVID-19 and when making comparison to past performance. The data is valued as of 6/1/2022.
- COVID-19 indemnity claims are based on a combination of Cause of Injury Code 8300 and Nature of Injury Code 8300 in conjunction with keywords reported in the accident description of the claim sent to the Division of Workers' Compensation (DWC).
- Indemnity claims are grouped by the date of accident (DOA).
- The source for the medical billing data is based on the Health Provider Claim Form (DWC-09) bills reported to DWC.
- Telemedicine data is grouped by date of service and is based on DWC-09 paid bills filed with DWC that met a combination of telemedicine markers.
- This summary does not include Medical Only claims in any claim counts or benefits paid.
- The data for exemption applications is grouped by calendar year based on the date received by DWC.

- The grouping for counts by industries are based on NAICS Code of Business. The associated total paid benefits by industry includes indemnity & medical benefits.
- 440.02(1), F.S., states that "Accident" means only an unexpected or unusual event or result that happens suddenly. Disability or death due to the accidental acceleration or aggravation of a venereal disease or of a disease due to the habitual use of alcohol or controlled substances or narcotic drugs, or a disease that manifests itself in the fear of or dislike for an individual because of the individual's race, color, religion, sex, national origin, age, or handicap is not an injury by accident arising out of the employment. Subject to s. 440.15(5), F.S., if a preexisting disease or anomaly is accelerated or aggravated by an accident arising out of and in the course of employment, only acceleration of death or acceleration or aggravation of the preexisting condition reasonably attributable to the accident is compensable, with respect to any compensation otherwise payable under this chapter. An injury or disease caused by exposure to a toxic substance, including, but not limited to, fungus or mold, is not an injury by accident arising out of the employment unless there is clear and convincing evidence establishing that exposure to the specific substance involved, at the levels to which the employee was exposed, can cause the injury or disease sustained by the employee.
- 440.02(19), F.S., states that "Injury" means personal injury or death by accident arising out of and in the course of employment, and such diseases or infection as naturally or unavoidably result from such injury. Damage to dentures, eyeglasses, prosthetic devices, and artificial limbs may be included in this definition only when the damage is shown to be part of, or in conjunction with, an accident. This damage must specifically occur as the result of an accident in the normal course of employment.
- 440.151(2), F.S., states that whenever used in this section the term "occupational disease" shall be construed to mean only a disease which is due to causes and conditions which are characteristic of and peculiar to a particular trade, occupation, process, or employment, and to exclude all ordinary diseases of life to which the general public is exposed, unless the incidence of the disease is substantially higher in the particular trade, occupation, process, or employment than for the general public. "Occupational disease" means only a disease for which there are epidemiological studies showing that exposure to the specific substance involved, at the levels to which the employee was exposed, may cause the precise disease sustained by the employee.

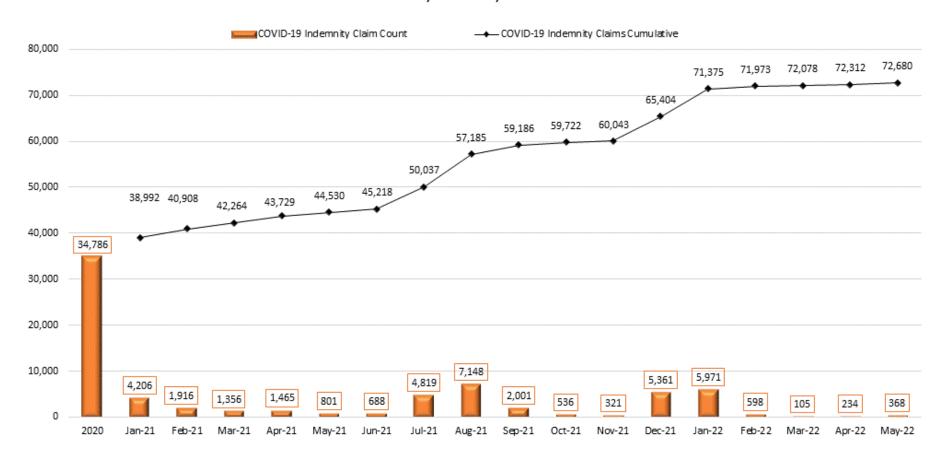
Table of Contents

1. Claim Frequency	6
Number of COVID-19 Claims by DOA	6
Number of COVID-19 Claims by DOA Compared as a Subset of All Claim	ns7
2. Claim Costs & Claim Characteristics	8
Claim Status with 2020 Totals	8
Closed, Compensable Claims with 2020 Totals	9
Claim Count & Amount Paid	10
Claim Count & Amount Paid by Paid Benefit Ranges	10
Closed, Compensable Indemnity Claims by Benefits Paid Ranges	11
COVID-19 Indemnity Claim Count by Insurer Type	12
COVID-19 Partial & Total Denial Claim Counts	12
COVID-19 Claims by County	12
COVID-19 Injured Worker (IW) Claims	15
3. Coverage Information	19
Exemption Applications Received	19
Proof of Coverage Policy Filings, Reinstatements (Renewals), & Cance	ellations20
Proof of Coverage Active Policies	21
Carriers' Premiums & Quarterly Comparisons	22
Florida Employment	22
4. Telemedicine	23
Telemedicine Bills	23
Telemedicine Billing by HCP License Type with 2020 to 2022 Dates of So	ervice 24

1. Claim Frequency

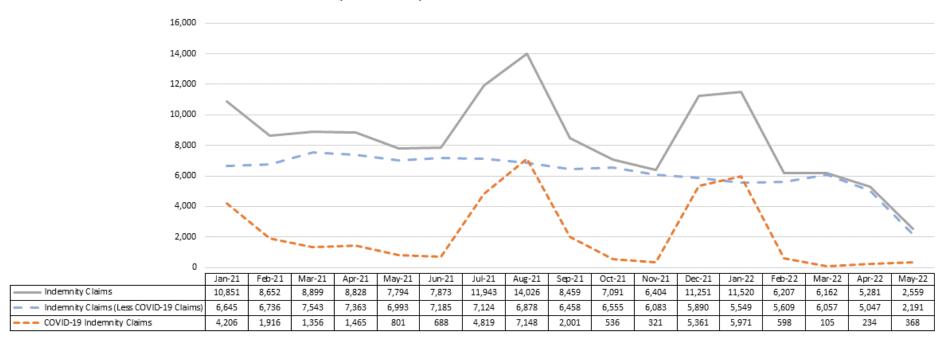
Number of COVID-19 Claims by DOA

COVID-19 Indemnity Claims by Month of Accident



Number of COVID-19 Claims by DOA Compared as a Subset of All Claims

Indemnity Claims Comparison with 2020 Total Claim counts



2020 Indemnity Claims 112,518

2020 Indemnity Claims (Less COVID-19 Claims) 77,308

2020 COVID-19 Indemnity Claims 34,785

2. Claim Costs & Claim Characteristics

Claim Status with 2020 Totals

DOA Manth	Open COVID-19	Indemnity Claims	Closed COVID-19	Indemnity Claims
DOA Month	Claim Count	Benefits Paid	Claim Count	Benefits Paid
2020	4,950	\$56,365,391	29836	\$58,891,866
Jan-21	777	\$3,419,528	3,429	\$6,839,339
Feb-21	370	\$4,555,988	1,546	\$2,857,401
Mar-21	231	\$2,761,311	1,125	\$1,576,119
Apr-21	226	\$3,718,617	1,239	\$2,041,283
May-21	173	\$1,936,975	628	\$1,017,638
Jun-21	133	\$872,261	555	\$1,701,824
Jul-21	278	\$17,055,539	4,541	\$7,989,067
Aug-21	368	\$8,071,635	6,780	\$7,227,202
Sep-21	84	\$1,230,544	1,917	\$1,265,955
Oct-21	14	\$409,766	522	\$221,340
Nov-21	22	\$78,379	299	\$204,613
Dec-21	412	\$770,339	4,949	\$2,506,431
Jan-22	418	\$601,893	5,553	\$1,213,958
Feb-22	35	\$37,424	563	\$117,531
Mar-22	7	\$9,674	98	\$14,461
Apr-22	26	\$21,176	208	\$25,980
May-22	89	\$69,214	279	\$43,002
Grand Total	8,613	\$101,985,654	64,067	\$95,755,010

Closed, Compensable Claims with 2020 Totals

DOA Month	Close	COVID-19 Closed Compensable Claims		All Compensable Closed Claims Less COVID-19 Closed Compensable Claims			All Compensable Closed Claims		
DOA Month	Claim Count	Benefits Paid	Average Paid Per Claim	Claim Count	Benefits Paid	Average Paid Per Claim	Claim Count	Benefits Paid	Average Paid Per Claim
2020	15,370	\$58,150,738	\$3,783	46,232	\$1,159,544,098	\$25,081	61,602	\$1,217,694,836	\$19,767
Jan-21	1,691	\$6,810,818	\$4,028	3,499	\$73,574,239	\$21,027	5,190	\$80,385,057	\$15,488
Feb-21	712	\$2,827,331	\$3,971	3,410	\$67,587,328	\$19,820	4,122	\$70,414,659	\$17,083
Mar-21	545	\$1,569,430	\$2,880	3,669	\$69,536,724	\$18,953	4,214	\$71,106,154	\$16,874
Apr-21	651	\$2,034,290	\$3,125	3,506	\$61,946,138	\$17,669	4,157	\$63,980,428	\$15,391
May-21	331	\$1,013,275	\$3,061	3,116	\$51,574,331	\$16,551	3,447	\$52,587,606	\$15,256
Jun-21	284	\$1,694,189	\$5,965	2,881	\$44,794,980	\$15,548	3,165	\$46,489,169	\$14,689
Jul-21	1,840	\$7,809,761	\$4,244	2,822	\$42,697,423	\$15,130	4,662	\$50,507,184	\$10,834
Aug-21	2,458	\$7,184,141	\$2,923	2,569	\$33,531,162	\$13,052	5,027	\$40,715,303	\$8,099
Sep-21	615	\$1,255,753	\$2,042	2,237	\$27,824,547	\$12,438	2,852	\$29,080,300	\$10,196
Oct-21	136	\$220,423	\$1,621	2,052	\$22,486,567	\$10,958	2,188	\$22,706,990	\$10,378
Nov-21	84	\$199,388	\$2,374	1,579	\$15,408,461	\$9,758	1,663	\$15,607,849	\$9,385
Dec-21	1,678	\$2,478,423	\$1,477	1,112	\$8,524,558	\$7,666	2,790	\$11,002,981	\$3,944
Jan-22	1,317	\$1,189,638	\$903	786	\$5,280,714	\$6,718	2,103	\$6,470,352	\$3,077
Feb-22	138	\$112,315	\$814	618	\$3,323,471	\$5,378	756	\$3,435,786	\$4,545
Mar-22	13	\$14,461	\$1,112	435	\$1,362,480	\$3,132	448	\$1,376,941	\$3,074
Apr-22	24	\$25,980	\$1,083	172	\$271,229	\$1,577	196	\$297,209	\$1,516
May-22	39	\$43,002	\$1,103	18	\$4,172	\$232	57	\$47,174	\$828
Grand Total	27,926	\$94,633,356	\$3,389	80,713	\$1,689,272,622	\$20,929	108,639	\$1,783,905,978	\$16,420

Claim Count & Amount Paid

2020	Indemnity Claim Count	COVID-19 as Percentage of All Indemnity Claims	Total Paid Benefits (Indemnity & Medical)	COVID-19 Total Paid Benefits as a Percentage of Total Paid
COVID-19 Indemnity Claims	34,786	30.8%	\$115,257,257	6.1%
All Indemnity Claims	113,039		\$1,901,794,383	

2021	Indemnity Claim Count	COVID-19 as Percentage of All Indemnity Claims	Total Paid Benefits (Indemnity & Medical)	COVID-19 Total Paid Benefits as a Percentage of Total Paid
COVID-19 Indemnity Claims	30,618	27.3%	\$80,329,094	5.8%
All Indemnity Claims	112,071		\$1,382,474,174	

2022	Indemnity Claim Count	COVID-19 as Percentage of All Indemnity Claims	Total Paid Benefits (Indemnity & Medical)	COVID-19 Total Paid Benefits as a Percentage of Total Paid
COVID-19 Indemnity Claims	7,276	22.9%	\$2,154,313	1.8%
All Indemnity Claims	31,729		\$117,762,488	

Claim Count & Amount Paid by Paid Benefit Ranges

Benefit Payment Range	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	68,823	\$43,504,856
\$5,000 to \$9,999	2,047	\$13,758,781
\$10,000 to \$19,999	766	\$10,608,827
\$20,000 to \$29,999	253	\$6,158,040
\$30,000 to \$39,999	129	\$4,435,860
\$40,000 to \$49,999	90	\$4,018,733
\$50,000 to \$99,999	297	\$21,108,947
\$100,000 to \$249,999	177	\$26,231,548
\$250,000 to \$499,999	55	\$18,900,755
\$500,000 +	43	\$49,014,317
Grand Total	72,680	\$197,740,664

Closed, Compensable Indemnity Claims by Benefits Paid Ranges

Benefit Paid Range	COVID-19 Closed Compensable Claims		All Compensable Closed Claims Less COVID-19 Closed Compensable Claims		All Compensable Closed Claims				
bellellt raid Kalige	Claim Count	Benefits Paid	Average Paid Per Claim	Claim Count	Benefits Paid	Average Paid Per Claim	Claim Count	Benefits Paid	Average Paid Per Claim
\$0 to \$4,999	25,064	\$34,884,996	\$1,392	26,504	\$61,040,536	\$2,303	51,568	\$95,925,532	\$1,860
\$5,000 to \$9,999	1,791	\$12,016,480	\$6,709	15,861	\$114,330,556	\$7,208	17,652	\$126,347,036	\$7,158
\$10,000 to \$19,999	574	\$7,888,352	\$13,743	15,732	\$223,708,275	\$14,220	16,306	\$231,596,627	\$14,203
\$20,000 to \$29,999	141	\$3,419,569	\$24,252	7,780	\$190,164,888	\$24,443	7,921	\$193,584,457	\$24,439
\$30,000 to \$39,999	56	\$1,905,727	\$34,031	4,429	\$152,890,868	\$34,520	4,485	\$154,796,595	\$34,514
\$40,000 to \$49,999	39	\$1,746,623	\$44,785	2,847	\$126,867,874	\$44,562	2,886	\$128,614,497	\$44,565
\$50,000 to \$99,999	171	\$12,179,085	\$71,223	5,208	\$354,792,313	\$68,124	5,379	\$366,971,398	\$68,223
\$100,000 to \$249,999	73	\$10,486,127	\$143,646	1,962	\$283,738,327	\$144,617	2,035	\$294,224,454	\$144,582
\$250,000 to \$499,999	11	\$3,747,841	\$340,713	297	\$96,414,059	\$324,626	308	\$100,161,900	\$325,201
\$500,000 +	6	\$6,358,556	\$1,059,759	93	\$85,324,926	\$917,472	99	\$91,683,482	\$926,096
Grand Total	27,926	\$94,633,356	\$3,389	80,713	\$1,689,272,622	\$20,929	108,639	\$1,783,905,978	\$16,420

COVID-19 Indemnity Claim Count by Insurer Type

Incurer Type	COVID-19	COVID-19
Insurer Type	Indemnity Claim Count	Total Paid
Private	34,986	\$68,522,138
Self-Insurer Private	5,551	\$12,158,409
Self-Insurer Governmental	32,143	\$117,060,117
Grand Total	72,680	\$197,740,664

COVID-19 Partial & Total Denial Claim Counts

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	115	23,902	24,017
Self-Insurer Private	28	2,226	2,254
Self-Insurer Governmental	25	9,846	9,871
Grand Total	168	35,974	36,142

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Alachua	1,015	\$1,587,823
Baker	281	\$408,671
Bay	675	\$1,382,113
Bradford	139	\$185,376
Brevard	1,139	\$1,718,537
Broward	6,176	\$20,514,347
Calhoun	129	\$176,961
Charlotte	492	\$3,124,839
Citrus	283	\$157,401
Clay	427	\$1,366,357
Collier	729	\$1,342,228
Columbia	463	\$2,551,183
Desoto	0	\$0
Dixie	189	\$144,559

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Duval	4,104	\$11,356,684
Escambia	766	\$875,763
Flagler	175	\$268,915
Franklin	88	\$108,821
Gadsden	586	\$1,021,568
Gilchrist	160	\$57,851
Glades	3	\$615
Gulf	95	\$167,867
Hamilton	153	\$285,814
Hardee	165	\$81,658
Hendry	30	\$1,734
Hernando	365	\$769,099
Highlands	435	\$606,206
Hillsborough	2,237	\$6,192,822
Holmes	124	\$62,034
Indian River	707	\$767,817
Jackson	598	\$1,224,353
Jefferson	81	\$138,952
Lafayette	122	\$138,144
Lake	1,195	\$3,078,400
Lee	2,096	\$3,870,057
Leon	763	\$3,053,983
Levy	48	\$150,928
Liberty	187	\$492,758
Madison	205	\$757,920
Manatee	449	\$808,970
Marion	1,219	\$2,608,923
Martin	508	\$386,673
Miami-Dade	15,716	\$58,909,615
Monroe	209	\$557,300

FL WC COVID-19 Report as of May 31, 2022

County	COVID-19 Claim Count	COVID-19 Benefits Paid		
Nassau	298	\$810,659		
Not Indicated	6,077	\$21,981,768		
Okaloosa	583	\$1,418,933		
Okeechobee	278	\$350,325		
Orange	3,725	\$5,253,128		
Osceola	686	\$1,156,199		
Palm Beach	3,277	\$10,759,376		
Pasco	614	\$1,696,317		
Pinellas	2,098	\$2,335,104		
Polk	2,104	\$4,541,232		
Putnam	103	\$332,538		
Santa Rosa	459	\$1,276,565		
Sarasota	955	\$864,064		
Seminole	815	\$988,673		
St. Johns	704	\$1,306,750		
St. Lucie	743	\$1,724,932		
Sumter	278	\$2,143,907		
Suwannee	306	\$292,969		
Taylor	65	\$141,161		
Union	722	\$1,713,764		
Volusia	1,121	\$2,047,839		
Wakulla	229	\$232,434		
Walton	508	\$449,902		
Washington	206	\$459,486		
Grand Total	72,680	\$197,740,664		

COVID-19 Injured Worker (IW) Claims

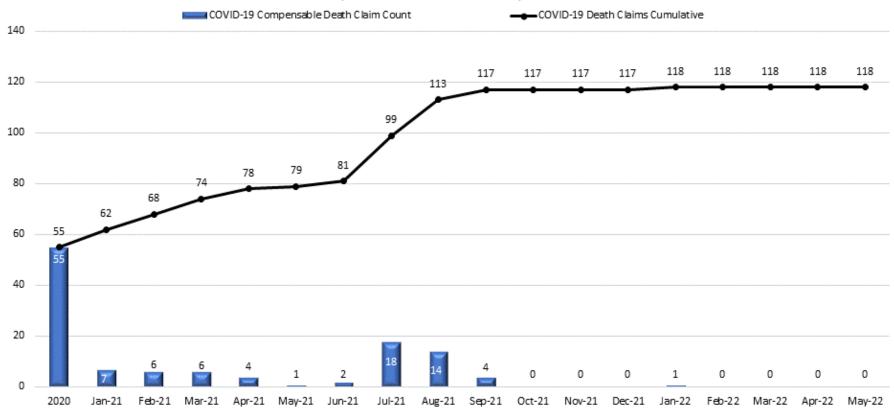
COVID-19 Claim Count and Amount Paid | Consolidated by Industry of Employer

Industries Grouped by Business NAICS Code	Compensable Claim Count	Compensable Total Paid	Denials (Full/Partial) Claim Count	Denials (Full/Partial) Total Paid	Total Claim Count	Total Paid	Average Paid per Claim	Average Paid Compensable Claims	% of Claim Count	% of Total Paid
Construction	41	\$115,764	173	\$1,179	214	\$116,943	\$546	\$2,824	0.3%	0.1%
Education and Health Services	10,934	\$63,506,130	12,789	\$544,084	23,723	\$64,050,214	\$2,700	\$5,808	32.6%	32.4%
Financial Activities	51	\$305,915	1,622	\$16,562	1,673	\$322,477	\$193	\$5,998	2.3%	0.2%
Information	1	\$13,511	57	\$0	58	\$13,511	\$233	\$13,511	0.1%	0.0%
Leisure and Hospitality	7	\$122,823	1,442	\$42,002	1,449	\$164,825	\$114	\$17,546	2.0%	0.1%
Manufacturing	28	\$247,168	885	\$5,457	913	\$252,625	\$277	\$8,827	1.3%	0.1%
Natural Resources and Mining	6	\$123,061	93	\$0	99	\$123,061	\$1,243	\$20,510	0.1%	0.1%
Professional and Business Services	2,266	\$12,181,013	2,121	\$158,451	4,387	\$12,339,464	\$2,813	\$5,376	6.0%	6.2%
Public Administration*	23,095	\$119,546,794	10,936	\$316,565	34,031	\$119,863,359	\$3,522	\$5,176	46.8%	60.6%
Trade, Transportation, and Utilities	108	\$449,331	5,868	\$36,730	5,976	\$486,061	\$81	\$4,160	8.2%	0.2%
Unclassified/missing data	1	\$7,500	156	\$624	157	\$8,124	\$52	\$7,500	0.2%	0.0%
Grand Total	36,538	\$196,619,010	36,142	\$1,121,654	72,680	\$197,740,664	\$2,721	\$5,381		

^{*}Public Administration figures includes most first responders.

Compensable Death Claims

COVID-19 Compensable Death Claims by Month of Accident



COVID-19 Claim Counts by Gender of IW | Tiered Ages of IW

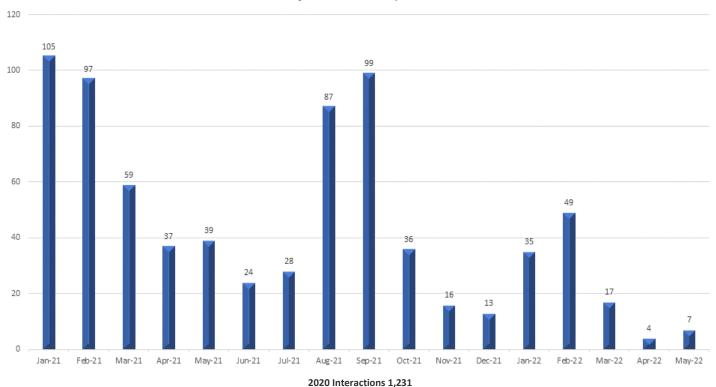
This table includes information for compensable and denied claims.

Gender & Age Range	Claim Count
Female	34,475
15 to 19	513
20 to 29	7,280
30 to 39	9,069
40 to 49	7,781
50 to 59	6,671
60 to 69	2,723
70 plus	370
no date of birth	68
Male	37,146
15 to 19	425
20 to 29	8,157
30 to 39	11,247
40 to 49	8,813
50 to 59	6,518
60 to 69	1,717
70 plus	229
no date of birth	40
Not Indicated	1,059
15 to 19	12
20 to 29	211
30 to 39	328
40 to 49	244
50 to 59	178
60 to 69	64
70 plus	10
no date of birth	12
Grand Total	72,680

COVID-19 | Employee Assistance & Ombudsman Office Interactions

The Bureau of Employee Assistance and Ombudsman Office (EAO) informs injured workers about the workers' compensation law and assists them in informally resolving claim disputes. EAO teams conduct fact-finding reviews, analyze claim files, research case law, promote open communication between parties, and help parties to understand their statutory responsibilities.

EAO conducted 1,983 COVID-19 and telemedicine related interactions with Florida's workers' compensation system participants.



COVID-19 Injured Worker Helpline Interactions

COVID-19 Petition for Benefits (PFB)

EAO also assists stakeholders with guidance on the Petition for Benefits (PFB) process.

DWC has identified that PFBs have been filed on 337 claims:

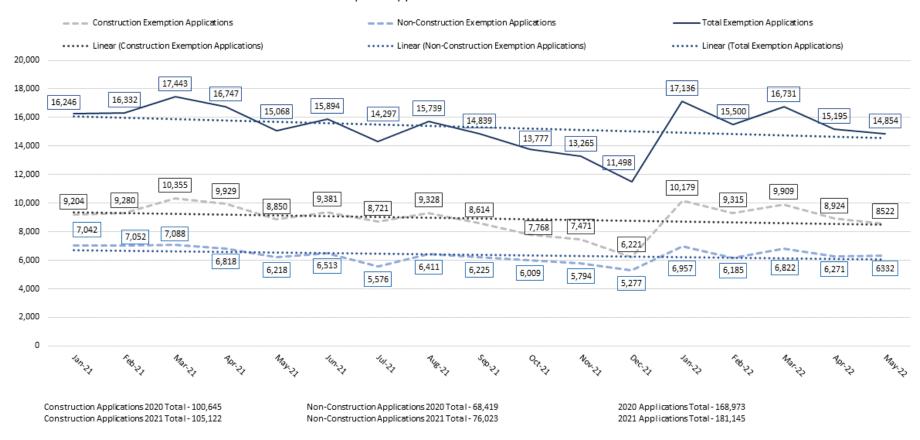
• Compensable claims – 246 | Denied claims – 91

The percentage of PFB filed for all COVID-19 claims is 0.46%.

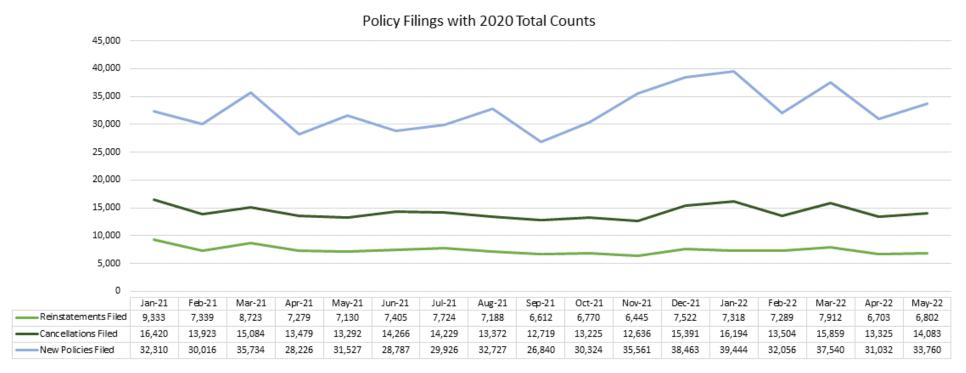
3. Coverage Information

Exemption Applications Received

Exemption Applications Received 2020 & 2021



Proof of Coverage | Policy Filings, Reinstatements (Renewals), & Cancellations



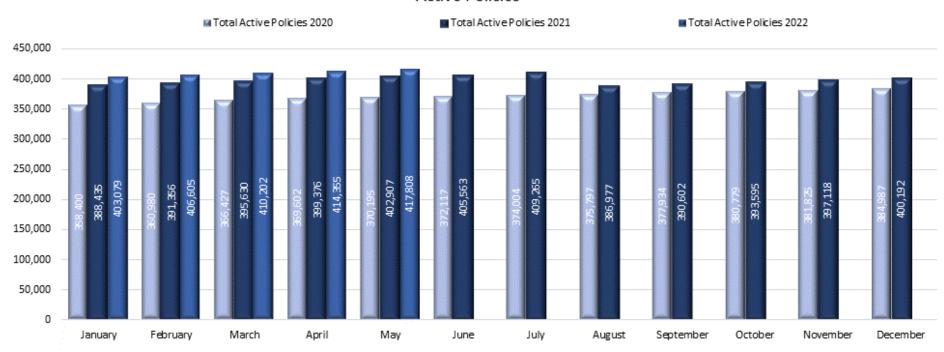
2020 Reinstatements Filed 80,697

2020 Cancellations Filed 159,438

2020 New Policies Filed 353,933

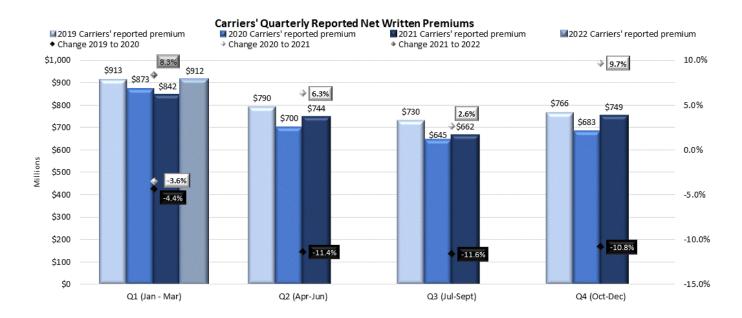
Proof of Coverage | Active Policies

Active Policies



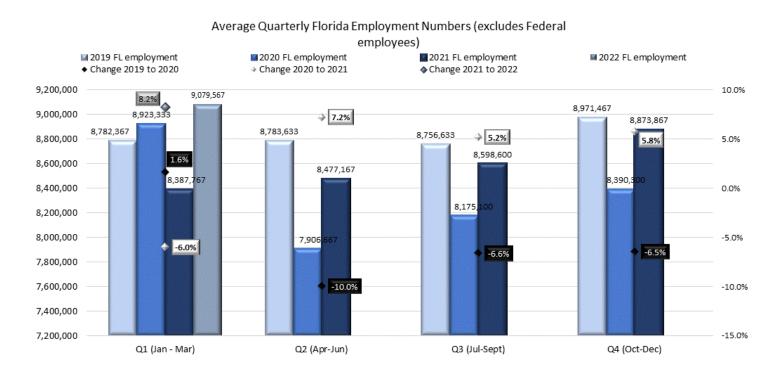
Carriers' Premiums & Quarterly Comparisons

The overall workers' compensation rate decrease effective January 1, 2022 was -4.9%.



Florida Employment

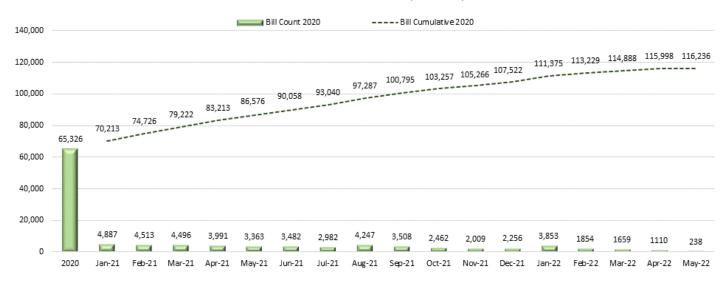
The employment shown here is the result of Florida statewide data, nonfarm employees (not seasonally adjusted), minus Florida statewide federal employees (not seasonally adjusted). Source: https://data.bls.gov/



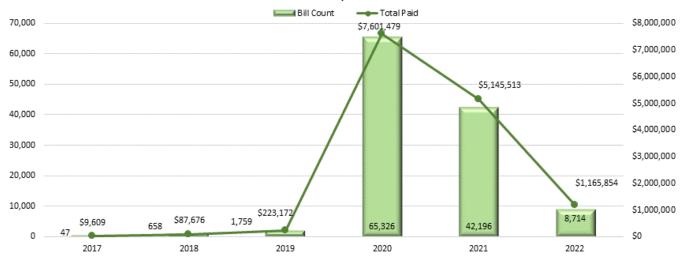
4. Telemedicine

Telemedicine Bills

Telemedicine Bills for HCP (DWC-09)



Telemedicine by Year of Service



Telemedicine Billing by HCP License Type with 2020 to 2022 Dates of Service

License Type	Bill Count	Total Paid
Medical Doctor	54,884	\$6,002,379
Physical Therapist	19,362	\$2,197,664
Osteopathic Physician	10,363	\$1,019,038
Out of State Health Care Provider	7,106	\$1,122,172
Psychologist	4,694	\$958,153
Advanced Practice Registered Nurse	4,544	\$896,431
Licensed Mental Health Counselor	4,534	\$433,117
Occupational Therapist	3,198	\$345,675
Medical Doctor Out-of-State Telehealth Provider	2,587	\$219,792
Physician Assistant	2,378	\$265,128
Podiatric Physician	953	\$135,872
Licensed Clinical Social Worker	911	\$181,571
Physical Therapist Out-of-State Telehealth	316	\$40,340
Others Less Than 100 Bills Each	406	\$95,514
Grand Total	116,236	\$13,912,846